What part of "no" doesn't the "National Association of Bankers" understand? If individuals behaved the way "telemarketers" behave, harrassing persons who have clearly stated they don't want to be phoned, those individuals would be subject to severe penalties, including jail sentences. There is no logical reason it should be any different for businesses: harrassment is harrassment. Any business that finds the Wisconsin no-call rule a hardship is not a legitimate business.